

WELCOME TO THE ARMY FAMILY



U.S. ARMY®

AN ARMY OF ONE®

A FIRST GUIDE FOR ARMY SPOUSES AND FAMILY MEMBERS





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MILITARY FAMILY LIFE

Welcome to the United States Army family. Military life is a wonderful experience, but it has its challenges as well. To make the best of it, you should learn as much as possible about available resources and familiarize yourself with the installation to which you and your family are assigned. By doing this, you will create a more positive and satisfying life in the military. Soldiers and their families are the Army's greatest asset.

Even though military families come from varying backgrounds and perhaps different cultures, they also share many common goals. Military life encourages family cohesion. This includes commitment, sacrifice, and adaptability. It is not always easy to adjust to the challenges of a military lifestyle. Military families often face challenges, such as separations, reunions, and relocations that their counterparts in the "civilian sector" do not, or at least not as frequently.

It is inevitable that a family will be separated sometimes during a Soldier's career, either by deployment, annual training (if a Soldier in the Army Reserve or National Guard), or for special duty assignments or training. This is why the Army encourages families to be prepared for any type of separation. Families can still be close and grow as a family unit despite separation. It just takes a little bit of knowledge and family preparedness.

This publication is designed to introduce you to some of the information you will need to help you and your family adjust to the Army way of life, make you more self-reliant, and provide general information on how to take advantage of the excellent opportunities the Army has to offer.

This publication does not address everything you will need to know as a spouse. Much of that will come with time or participation in various training opportunities, such as Army Family Team Building (discussed later on in this guide). However, it does provide an overview of military benefits and how to access them. It also identifies eligibility requirements associated with some benefits. Most importantly, it lets you know where you can go to learn more about programs and benefits, and who can assist you with specific questions and problems.



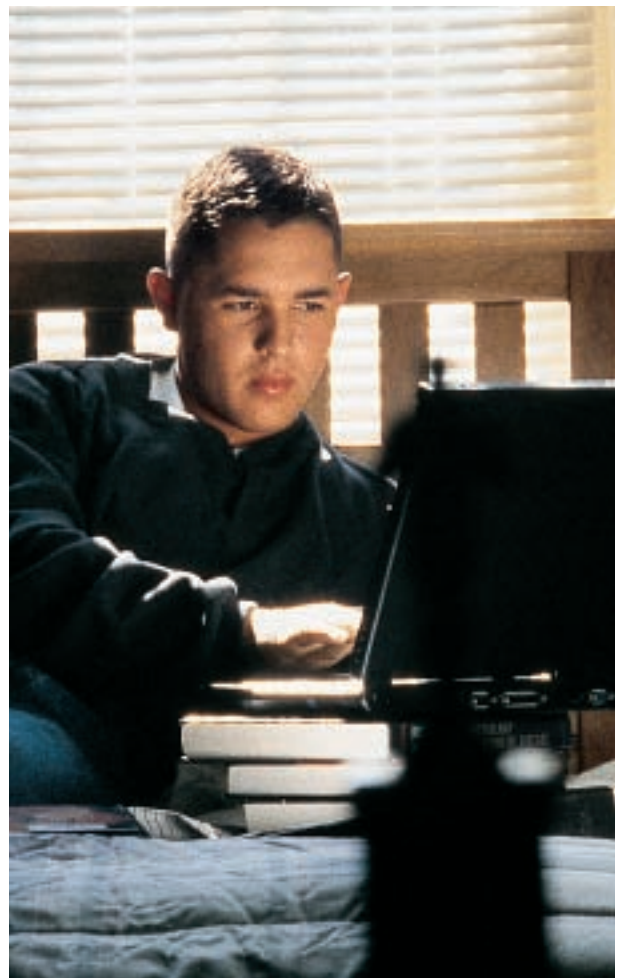
DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM (DEERS)

DEERS is the computer network through which any military facility can verify an individual's eligibility for access to military programs and benefits, such as obtaining an identification (ID) card and receiving health care. It is also the first step to identifying you as a family member of a Soldier and is required before you can obtain a military ID card.

Enrollment in DEERS is not automatic. The Servicemember, also referred to as the sponsor, must ensure all family members are registered in the DEERS program. This is done by visiting the nearest personnel service center. New Soldiers entering the Army through a Reception Battalion will be able to verify their family members during their initial inprocessing as well.

Before they will register someone in the DEERS system, the personnel service center will want to see the birth certificate and social security card of each individual being registered, and for the spouse, the marriage license. Originals or certified true copies are needed.

As an alternative, spouses of Servicemembers can register themselves and other family members if the Soldier has provided a power of attorney authorizing the spouse to sign for the Servicemember.



ID CARDS

As a military spouse, you will need a United States Uniformed Services Identification and Privilege Card (Department of Defense [DD] Form 1173). This ID card will enable you to use most of the facilities on Army posts, such as the Post Exchange (PX) (the military's retail store) and the commissary (the military's grocery store). An ID card will also enable you access to services, such as legal advice or medical care. All family members over the age of 10 must have an ID card.

To get a government ID card, you must first be registered in DEERS. Once you are registered in DEERS, the Servicemember completes a Department of Defense Form 1172, which is the form to apply for an ID card. Your sponsor (the Servicemember) signs the DD Form 1172, and then you take it, along with another photo ID, such as a driver's license, to a location where ID cards are made.

ID cards can be obtained at any active duty military base or post (Army, Air Force, Navy, or Marine) as well as

some Reserve Component and National Guard armories, Coast Guard bases, and Public Health Service offices. If you have access to the Internet, you can go to the Defense Manpower Data Center's Web site at <http://www.dmdc.osd.mil/rsl/> to find the locations that issue ID cards. This site will provide you with the address and telephone number of the three closest sites to you. Use the telephone number to check when the facility is open.

Once you possess an ID card, besides having access to Army activities, you will be able to use the exchange and commissaries operated by the Navy, Air Force, Marines, and Coast Guard on their bases.

Due to its importance, you should always carry your ID card with you and guard it carefully. If the ID card is lost, it must be reported to the Military Police immediately.



HEALTH CARE

Active duty Soldiers and Reserve Component (RC) Soldiers who are ordered to active duty for more than 30 days are generally entitled to free Service-provided health care and are automatically enrolled in a program called TRICARE Prime. Health care for them is almost always available at the medical treatment facility located on the installation where the Soldier is assigned. Family members, including those of RC Soldiers ordered to active duty for more than 30 days, however, have more than one choice about where they may go for health care.

If you are an eligible family member of a Soldier who is on active duty, then you are probably covered by one of the TRICARE programs as long as you have a valid military ID card and are registered in DEERS.

If your sponsor enrolls your family in TRICARE Prime (one of the three options), you will be assigned a primary care provider (it could be a physician, a physician's assistant, or a nurse practitioner) at the

hospital or clinic when your sponsor processes-in at the installation. A medical record will be made for all family members at the first duty assignment. You should ensure that the hospital or clinic arranges to have your medical record and X-rays sent to your new clinic or hospital each time you move to a new location and receive care from a new treatment facility.

TRICARE

TRICARE is the Department of Defense's (DoD) medical entitlement program for members of the uniformed services and their families. TRICARE brings together the health care resources of the Army, Navy, and Air Force and supplements them with networks of civilian health care professionals to provide better access and high quality service.

TRICARE's family of programs offers comprehensive health benefits for every TRICARE beneficiary category. It is important to understand the choices available to you and how to make the right choice for you and your family.

TRICARE is a cost-sharing program to help you cover the costs of civilian health care. TRICARE may involve some out-of-pocket expenses for civilian care provided to family members who use it. TRICARE shares the cost with you after you have paid your annual deductible. The cost varies depending on the sponsor's pay grade and the TRICARE program to which the family member is enrolled.

Through the TRICARE program, family members can go to civilian health care providers for care if they desire. Before going to a civilian practitioner, it is a good idea to check out the TRICARE rules and find out how TRICARE works because you could end up with bills to pay by yourself.



The first step to using TRICARE is to visit the Beneficiary Counseling and Assistance Coordinator (BCAC) at the nearest military health care facility.

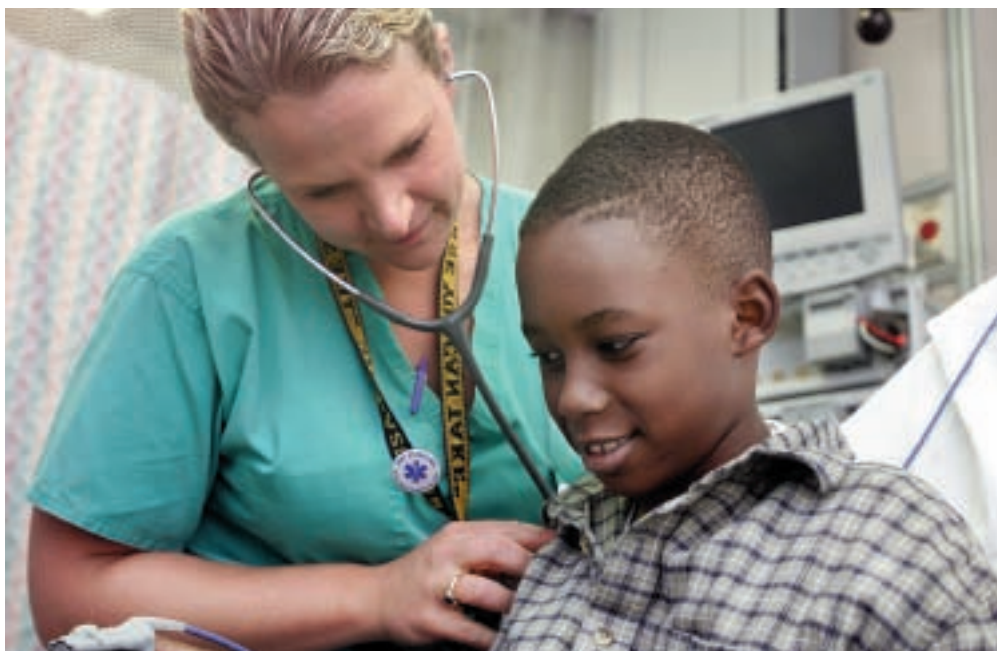
The BCAC will confirm your registration in DEERS and can advise you about how to obtain health care. Your BCAC can provide you with a list of doctors in your local area who will accept “TRICARE assignment” patients. In addition, when the time comes, the BCAC can assist you in filling out TRICARE paperwork.

TRICARE offers eligible beneficiaries three primary choices for their health care:

TRICARE Prime. This managed care option offers fewer out-of-pocket costs than any other TRICARE option. TRICARE Prime enrollees receive most of their care from military treatment facilities (MTFs). TRICARE Prime enrollees are assigned a primary care manager whose responsibility is to provide and coordinate care, maintain patient health records, and refer patients to specialists when necessary. Specialty care must also be arranged and approved by the primary care manager to be covered under TRICARE Prime. TRICARE Prime patients generally have no out-of-pocket expenses for civilian care.

TRICARE Extra. This preferred provider option (PPO) allows beneficiaries to choose a doctor, hospital, or other medical provider within the TRICARE provider network. The program is available for all TRICARE-eligible beneficiaries who are not able to or who choose not to enroll in TRICARE Prime. There is no enrollment or annual fee required for TRICARE Extra; however, beneficiaries are responsible for annual deductibles and cost shares.

TRICARE Standard. This is a fee-for-service option. Beneficiaries may seek care from any TRICARE-authorized provider. TRICARE Standard shares most of the costs of care from civilian hospitals and doctors when your beneficiaries do not receive care from an MTF. Care may be received at an MTF on a space-available basis. TRICARE Standard may be the only coverage available in some areas.



The main challenge for most eligible beneficiaries is deciding which TRICARE program option (Prime, Extra, or Standard) is best for them. Active duty Soldiers are automatically enrolled in TRICARE Prime, but they pay no enrollment fees. Active duty family members also pay no enrollment fees for TRICARE Prime, but unlike Active Duty Soldiers, they have the option of enrolling in TRICARE Prime, using TRICARE Extra, or using TRICARE Standard.

Patients treated by MTF personnel usually will not have to pay for their care.

If you use a civilian health care provider, you will find many doctors' offices and hospitals will file the TRICARE claim for you. Some health care providers will require money up front, so you may be required to pay your share until after TRICARE has paid its share. It is always a good idea to determine how a doctor handles TRICARE claims before you see him or her for the first time.

When you have your first visit, or first few visits, to a civilian health care provider, you might have to pay the bill. When you have paid your deductible, TRICARE begins sharing the cost of covered care with you. TRICARE pays 80 percent of the allowable charges for outpatient care (care not requiring hospitalization) for family members of active duty Soldiers.

TRICARE rules differ depending on whether you will be seen as an outpatient or admitted to a hospital. It is especially important to discuss minor surgical procedures generally done on an outpatient basis and maternity care with the BCAC prior to having any procedure done. You should always check with the BCAC before letting any civilian health care provider perform surgery on you.

For nonemergency inpatient care (hospitalization), you must check with your nearest BCAC before seeking care from civilian providers. Usually TRICARE will not pay for inpatient care if you live near a military hospital that can provide for your needs.



For special care like obstetrical care, the rules get very complicated because while obstetrical care starts on an outpatient basis, it ends up with inpatient care. Before going to a civilian provider for obstetrical care, be sure to check with the BCAC, or you may face large bills without the support of TRICARE reimbursement.

It is very important that you keep good records and copies of everything relative to your bills and claims. For any claim that you send TRICARE, they will send you an explanation of benefits. The military health care system and TRICARE together make it possible for military families to get the health care they need, not necessarily for free but with the smallest possible charge.

In order to make the best informed decision on how to use TRICARE, families need to learn five things:

- (1) What are the key elements of the TRICARE options: Standard, Extra, Prime; Pharmacy benefits;
- (2) What are the requirements of seeking civilian health care;
- (3) How does TRICARE work with other health insurance (OHI);

- (4) Are there any special provisions for families located in remote areas (no military installations available);
- (5) How do you find assistance?

To find the answer to these questions and more, families should contact their local military hospital or clinic or seek assistance at their regional TRICARE office. For more information on TRICARE, visit the Web site at www.tricare.osd.mil or call 1-888-DOD-LIFE (1-888-363-5433). The official TRICARE Handbook, in its entirety, can be accessed online at www.tricare.osd.mil/tricarehandbook/.

The TRICARE Web site includes a section specifically addressing the needs of families assigned to remote areas. For more information on TRICARE Prime Remote, visit www.tricare.osd.mil/tpr/ or call 1-888-363-2273.



DENTAL CARE

Availability of dental care will vary from post to post, but family member care is generally only available by using civilian dentists through the TRICARE Dental Program, managed by United Concordia. It is a voluntary, cost effective, comprehensive dental program offered worldwide by the Department of Defense to family members of all active duty Uniformed Service personnel, and to Selected Reserve and Individual Ready Reserve (IRR) members and their family members.

Just like TRICARE health care, family members must be registered in DEERS to be eligible for the TRICARE Dental Program. In order to participate in the program, the Soldier must have 12 months left on his or her service commitment at the time of enrollment.

To enroll family members, the sponsor needs to submit an enrollment form with the first month's premium to United Concordia or enroll online using a charge card. Enrollment forms can be downloaded from the Web site or obtained from the Beneficiary Counseling and Assistance Coordinator (BCAC) located at most military treatment facilities. The monthly premiums will then be deducted from the Soldier's pay if sufficient funds are available.

Depending on the dental procedures being performed, there may be cost sharing (co-payments)

required. In addition, there is a maximum amount that TRICARE will pay annually for any one beneficiary. Once TRICARE has paid the maximum amount for that year for the individual, 100 percent of costs that exceed that maximum must be paid for by the family member (Soldier).

To find a dentist who participates in the United Concordia TRICARE Dental Program (TDP), you can go to the Web site at www.ucci.com, click on TRICARE (TDP) and then click on "Find a Dentist" and enter your city/ZIP code. If you do not have access to the Internet, you can call United Concordia Customer Service at 1-800-866-8499 and request a list of participating dentists. You may also contact your BCAC, as they maintain printout lists of participating dentists in your local area and other information on the program.

If there are no participating dentists within 35 miles of your residence, you may have to go to a nonparticipating dentist. Depending on the dentist, you may be required to pay for the services out of your own pocket, and then file a claim with United Concordia, which will either pay the dentist or reimburse you. It is always best to contact United Concordia for specific guidance before going to a nonparticipating dentist. You may reach them at the Customer Service number.

If you want to learn more about the TRICARE Dental Program, visit the Web site at www.ucci.com and click on the TRICARE (TDP) link or call Customer Service at 1-800-866-8499.



PAY AND ALLOWANCES

When a Soldier joins the Army, he or she is entitled to a wide assortment of pay and allowances. Not every Soldier is entitled to every type of pay. Below is a list of the more common types that a Soldier may receive:

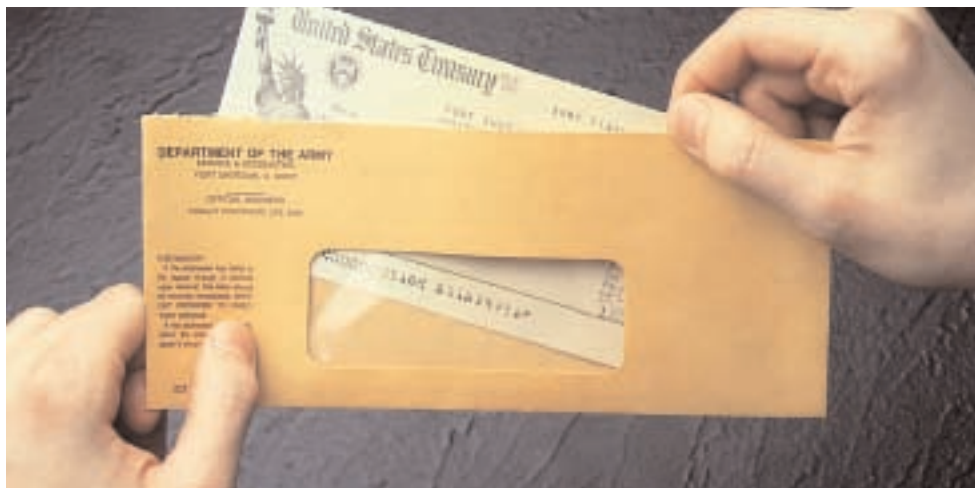
- **Basic Pay.** This is the largest component of a Soldier's salary. The amount of basic pay is determined by the pay grade (such as enlisted pay grade 1 [E1], enlisted pay grade 2 [E2], or Officer pay grade 1 [O1], etc.) and the length of time the Servicemember has served in the armed forces.

- **Basic Allowance for Subsistence (BAS).** This is a nontaxable allowance for food given to Servicemembers to help pay for the cost of meals. Enlisted Soldiers who eat in military dining facilities for free may not receive this allowance or receive a partial allowance.

- **Basic Allowance for Housing (BAH).** This is a nontaxable allowance given to Soldiers to help with most (not all) out-of-pocket expenses incurred as a result of living in nongovernment provided housing. The amount varies by pay grade of the Soldier, the location (some areas of the country have higher costs of living than others), and whether or not the Soldier has family members.

- **Clothing Allowance.** Enlisted members receive a monthly allowance intended to help them pay for maintenance and when needed, replacement of their uniforms. Officers receive a onetime initial allowance to purchase their military clothing but do not receive a monthly allowance. Some duty locations require Servicemembers to wear civilian clothes as opposed to their uniforms, and in that case, they may receive a civilian clothing allowance as well.

- **Miscellaneous Pay and Allowances.** A Soldier may receive many other allowances depending on his or her job and duty location. Some examples include aviation career incentive pay, health professional pay, hazardous duty pay, and family separation pay.



Life Insurance

One of the many benefits afforded Servicemembers is the opportunity to purchase low-cost life insurance. Servicemembers' Group Life Insurance (SGLI) provides coverage up to a maximum of \$400,000 in death benefit. A Servicemember is automatically covered for the maximum amount unless a lesser amount (in increments of \$10,000) is chosen in writing. A Soldier may even decline SGLI altogether, but must also do that in writing. Premiums are currently only 6.5 cents per \$1,000 of coverage; the amount is deducted automatically from the Soldier's basic pay each month.

Spouses and children are eligible for Family SGLI. Coverage for a spouse is available in \$10,000 steps up to a maximum of \$100,000. The cost depends on the amount of coverage selected and the age of the spouse. Each child is covered for \$10,000 for free. Information on Family SGLI can be found at www.insurance.va.gov/.



Leave and Earning Statement (LES)

Each month, Servicemembers receive a Leave and Earnings Statement (LES) showing the pay they earned during the preceding month and changes that will affect their pay for future months.

The LES shows how much has been earned during the past month for basic pay and what other allowances were paid for food, housing, and clothing, and perhaps special pay for certain assignments. It shows what was taken out of the pay for automatic deductions (called "allotments"), such as payment for insurance, as well as any deduction for taxes. Finally, it shows how much vacation time (leave) the Soldier has earned.

If the Soldier has access to the Internet, the LES can be reviewed online by going to the "myPay" pages of the Defense Finance and Accounting Service (DFAS) Web site at <https://mypay.dfas.mil/mypay.aspx>.

Note: The Soldier will first have to establish an online account at the myPay Web site. Only the Servicemember may create an account at the myPay Web site, and it requires establishment of a Personal Identification Number (PIN). A family member may have access to the online LES only if the Servicemember provides his or her PIN to that family member.

If you need help in reading the LES, you may go to another part of the DFAS Web site that contains a block-by-block, entry-by-entry explanation of each field and abbreviation at <http://www.dod.mil/dfas/money/milpay/>.

MILITARY MOVES

Relocation is an essential part of Army life. There is always a bit of excitement and anticipation as well as adventure each time you relocate to a new duty station. Each move offers an opportunity to see new places and make new friendships.

As part of the Army family, you have many entitlements when it comes time to move. An entitlement is a payment or benefit that is allowed by law, such as basic allowance for housing; packing, shipping, and storage of household goods; and transportation costs. But to make the best of a move, you should plan ahead and be prepared.



Orders

Orders are the most important document for a move. Permanent Change of Station (PCS) orders authorize your Soldier (also called sponsor) to move from one duty location to another. Those orders will stipulate what you and your family will be authorized to do and what your entitlements will be. Orders allow members to be eligible for a variety of financial allowances, relocation assistance, and options for moving and storing belongings. Some changes of duty stations or assignments may not allow a PCS move, so wait until you have orders before making any important commitments.

Weight Allowances

The amount (weight) of household goods, such as furniture, appliances, knickknacks, musical instruments, clothing, etc., that the government will ship without charge, and other items, such as boats and trailers, depends on the Servicemember's rank and whether he or she has any dependents. In the case of assignment to overseas locations, allowances can vary by the location to which the Soldier is being assigned. To avoid problems with your move, do not make assumptions concerning your allowances, but rather contact your military transportation office for the most current information.

Travel

Every time you move, it will probably cost you money, but you can control some of those costs by decisions you make.

When the Army orders your spouse to a new duty location, you will probably be provided travel tickets (at no cost to you) unless it is to a new location within the Continental United States (CONUS). When moving within CONUS, most families choose to drive their own car to the new location. When you do that, you will probably be given a travel allowance to help cover your expenses. Allowances for travel mileage reimbursement, per diem (daily food and lodging allowance while traveling), and move in allowances may all be available. Check with your transportation officer for more information.

Temporary Lodging

Whether the rooms are called temporary lodging, guest housing, transient lodging, or guest billeting, the terms all mean the same thing – they are the Army's equivalent of a motel. Most military installations have temporary lodging facilities on post to accommodate the needs of newly arriving Soldiers and their families during permanent change of station (PCS) moves and official government travel (temporary duty [TDY]). Some facilities can even provide accommodations during personal (leisure) travel.



The type of temporary lodging available on military installations varies greatly in both quantity and type. The facilities are diverse in design, ranging from dormitory style where you might share a bathroom at the end of the hall to fully furnished efficiency apartments and multi-bedroom suites. Some accommodate pets while others do not.

The cost per night to stay on post at one of these facilities varies by installation as well. One thing is for sure – the cost will almost always be cheaper than what you would pay for a similar accommodation at a hotel or motel off post. Some installations require you to check with them first as to availability of temporary lodging before they will authorize you to stay off post, and if you don't, the Army won't reimburse you for the expenses you incur by staying off post in a commercial motel or hotel.

As you might expect, these facilities can fill up quickly, especially during the summer months when most reassignments take place. Your stay is generally limited to 30 days, but that's usually more than enough time to find suitable housing off post if permanent government quarters are not readily available.

So, plan ahead and make your reservations through the post housing office (sometimes called the Community Homefinding and Relocation Service Office) as far in advance as you can. If you have access to the Internet, you can look up contact information for the housing office and both on-post and off-post housing and lodging possibilities worldwide at www.onestoparmy.com.

Shipping Cars

Normally, Servicemembers are entitled to ship a privately owned vehicle (POV) to or from an overseas location at government expense. You can contact your local military transportation office for more information.

Helping Children Cope

If you have young children, their first move can be challenging and maybe even downright scary. Let them know they are not all by themselves in this move. A Web site developed by military kids, for military kids with real stories, provides advice on how to make a move a good thing. Just log on to the Military Teens on the Move Web site at <http://www.dod.mil/mtom/>, and click on the “MTOM for kids” link.

Special Instructions for Advanced Individual Training (AIT) Students

Soldiers are authorized to move household goods and family members to the location of any AIT course that is 20 weeks or more in length. However, the Soldier will have to live in the barracks until after successful completion of the 11th week of that AIT course. Therefore, even if the family members are moved to the AIT location at the beginning of the course, the Soldier will NOT be allowed to reside with them until after successful completion of the 11th week of AIT.

Servicemembers are allowed to drive their privately owned vehicles (POVs) to any AIT location, regardless of the length of the course.

Before making any plans regarding movement to your AIT location, make sure you contact your transportation officer for guidance on what is and is not allowed.

The Army Community Service (ACS) office has a relocation specialist who is a good source of “how to” information when it comes time to move. They can help you prepare, provide information about the sponsorship

program, and help you find information about your next duty location.

Whatever you do, make sure you contact your nearest installation transportation officer for counsel and advice regarding your benefits and what is and is not authorized to be done at government expense.



ARMY COMMUNITY SERVICE (ACS)

ACS is designed to provide Army families a centrally located source of information, guidance, and assistance in solving problems of a personal or family nature that are beyond the scope of their own resources. Most services provided by ACS are free of charge to ID cardholders. Some of the programs run by ACS include, but are not limited to:

My Army Life, Too

The Army knows how important family members are to Soldier readiness and is committed to helping you lead a fulfilling life while your spouse is in the military.

The www.MyArmyLifeToo.com Web site is available to assist spouses (as well as Soldiers, family members, and significant others) in their journey through Army life.

Soldiers are immediately linked to the Army through the recruitment and training process where they learn about Army culture and their role within today's Army. They develop an understanding of opportunities available to them. But what about their spouses and family members? The Army wants to enhance the connection of Army spouses and recognize their contributions to the Army community as well. MyArmyLifeToo.com is the entry point for providing services to Army spouses, helping connect spouses to the Army, and developing them as community leaders.

MyArmyLifeToo.com, when complete, will contain several components that work together to help you improve your life skills, enhance self-reliance and understanding of the Army, and provide access to resources for family life, employment, and career development.

* Available online now, the Life Skills Matrix outlines skills and abilities that relate to sets of skills associated with different levels of participation and leadership within the Army community. You can search the database in a variety of ways to find the specific skills, resources, and services that meet your own unique needs.

* The Army is here for you, with resources for almost every need. The Web site will lead you to other links that will connect you to programs and service providers designed to help you make the most of military life, such as finding help with childcare, managing your finances, or coping with relocation or deployment. Make this site your home base as you journey through Army life.

* As a registered user, you will be able to use "My Portfolio" to track your learning, experience, employment, volunteer service, and personal accomplishments. Through this feature, you can create a personal record that will be readily available online. The Portfolio will help you create resumes and demonstrate to others what you have accomplished.

* Make your transition to Army life a little easier. With the “Forums” link, you will be one click away from meeting other Army spouses who can teach you about the Army. They have already been through the Army experience so they know what to do and where to go for help. You can also use this link to access news and information about the Army.

If you have access to the Internet, see for yourself and discover a new world at www.MyArmyLifeToo.com.

Army Emergency Relief (AER)

This program provides emergency financial assistance to Soldiers and their family members who are on continuous active duty for a period in excess of 30 days. Financial assistance is generally for emergency food or travel but may also be available for essential automobile repairs, insurance, rent, utility bills, funerals, and medical and dental bills. Monetary educational assistance may also be provided to dependent children of Army personnel.

Family Advocacy Program (FAP)

This program is dedicated to the prevention, prompt reporting, intervention, and treatment of spouse and child abuse. Programs and services under FAP that assist commanders, Soldiers, and their families include crisis intervention; educational training for prevention of spouse and child abuse; workshops focusing on prevention of domestic violence; parent aids providing information and referral to parents; and parenting classes designed for different age groups teaching positive approaches to parenting.

To learn more about family advocacy, you may visit the ACS Web site at www.MyArmyLifeToo.com and select the link for “Home and Family Life,” then click on the link for “Family Advocacy.”

Information and Referral Services

They are the installation help desk for assistance on just about any topic; you can call or walk in to the ACS office, and they can put you in contact with the right agency to help you.

Relocation Readiness Program (RRP)

The RRP provides services necessary to support Soldiers and their families as they relocate. RRP offers relocation counseling, pre-move and post-move briefings, newcomers’ orientations (which often include tours of the new installation), and overseas orientations.

Part of the overall RRP is having access to an automated system called the Standard Installation Topic Exchange Service (SITES). This service is available on the Internet and provides worldwide relocation information on major installations. When your spouse gets assignment orders to your next duty station, SITES is the first place to go to find out all about the next location. You can discover what services are available at the new location and other useful information like childcare, housing, and schools. You must be registered in DEERS before you can use the SITES Internet address at <http://www.dmdc.osd.mil/sites>.

Army Family Team Building (AFTB)

Want to learn more about the Army and Army life...this is the program for you!

This educational program prepares family members to learn about the Army and be more self-reliant. Classes include everything from military terms, acronyms, introduction to the chain of command, family and military expectations, and even beginning problem solving.

As a new spouse, you are highly encouraged to contact your local ACS to find out about their next AFTB class and enroll.

If you have Internet access, you may also enroll in AFTB courses online. Just visit www.MyArmyLifeToo.com and select the link for "Army Basics," and then click on the link for "AFTB." First time users will have to establish a User ID and Password. The program is available in both English and Spanish.

Lending Closet

Most installations have an ACS Lending Closet that has available basic household items, such as pots and pans, utensils, irons and ironing boards. You can check out these items free of charge for short periods of time until your household goods and belongings arrive and you are settled in your new home.



Army Family Action Plan (AFAP)

The Army recognizes the importance of hearing what Soldiers and families think is important to their standard of living. AFAP offers commanders "real-time" information on Soldier and family concerns and allows the commanders to take immediate action to resolve them. Annually, AFAP brings together members of the community to discuss issues that affect their lives. Soldiers, family members, retirees, and civilian employees are included. Issues include such topics as health care, family housing, schools, entitlements, and benefits.

The AFAP process doesn't always end with your local community. Issues with wider impact are sent to a higher level where the same process repeats and eventually can result in changes to Army or Department of Defense policies or even changes to laws. Some examples of issues that resulted in change are increased separation allowance, a special pay when a Soldier is deployed or is separated from the family for an extended period of time, and changes to the tuition assistance program established through Army Emergency Relief (AER) for spouses living overseas because of their Soldiers' duty assignment.

You can find all the issues at the Headquarters, Department of the Army level on the ACS Web site at www.MyArmyLifeToo.com and select the "Getting Involved" link, and then click on the link for "AFAP." Once you arrive at your first duty assignment, check out the AFAP in your community. Go to your ACS Center and become part of the solution!

Exceptional Family Member Program (EFMP)

The EFMP is a mandatory enrollment program for certain qualified families that works with other military and civilian agencies to provide comprehensive and coordinated community support, housing, educational, medical, and personnel services to families with special needs. Soldiers on active duty enroll in the program when they have a family member with a physical, emotional, developmental, or intellectual disorder requiring specialized services. Enrollment also allows special needs to be considered in the military personnel assignment process.

All family members enrolled in DEERS must be screened and enrolled if a special need exists. This screening consists of a medical records review for all family members and developmental screening for all children six years of age and younger.

Soldiers are responsible for keeping their EFMP enrollment current as exceptional family member conditions change or at least every three years, whichever comes first.

Soldiers should contact the nearest Army military treatment facility EFMP office for help with enrollment procedures.

Installation Volunteer Program

Looking to make new friends? Learn about your community? Learn new skills? The Army Volunteer Corps Coordinator is looking for people who like to work with children, work in hospitals, write stories for the newspaper, design posters and flyers, knit or crochet, talk on the phone, know about computers, and enjoy helping people.

Volunteering gives you a chance to try something new or sharpen skills you already have. Let us help you while you help others. Visit your local ACS office, and contact the Army Volunteer Corps Coordinator to find the volunteer position that is right for you.



Financial Readiness

The ACS Financial Readiness program offers classes on money management, credit, financial planning, insurance, and consumer issues that help Soldiers and their families become self-sufficient, reduce indebtedness, and lessen demand for emergency financial aid. In addition, the Army has a partnership with the Better Business Bureau to help Soldiers and families become smart consumers and resolve consumer complaints.

Employment Readiness Program (ERP)

The ERP provides information and referral services in the areas of employment, education, training, and transition opportunities to give family members the competitive edge needed to secure employment. Services include: career and employment counseling; employer resource file (for positions on and off post); assistance in resume and job application preparation; and computerized skills training in typing and word processing.

The Army established a partnership with several large corporations that have agreed to provide employment opportunities to Army spouses. To learn

more about this program, visit your ACS and speak to the ERP program manager.

Mobilization and Deployment

Mobilization refers to Reserve Component units that are placed on active duty to support the active Army. Deployment refers to the movement of a unit away from its home station. Operation READY (“READY” stands for Resources for Education About Deployment and You) supports the families of these Soldiers by providing training on implementing, developing, and re-energizing Family Readiness Groups (FRGs).

The FRG is a voluntary organization that determines its own goals and activities and is the responsibility of each commander. It’s a great way to learn about your Soldier’s unit and his or her coworkers, to obtain accurate unit information, and to enjoy planned social activities.

In many organizations, the FRG meets regularly, and some commands distribute newsletters to keep everyone informed. Each FRG is unique to its unit and mission and is most commonly associated with preparing Soldiers and family members for deployment or mobilization.

To learn more about Operation READY and FRGs, visit the ACS Web site at www.MyArmyLifeToo.com and select the “Managing Deployment” link, click on the link for “Deployment Readiness,” and then choose the “Operation READY” or “Family Readiness Group (FRG)” link.



MILITARY ONESOURCE

Military OneSource supplements existing family programs by providing a 24-hour, seven day a week toll free information and referral telephone line and Internet/Web based service to active duty Soldiers and their family members.

Military OneSource can provide information ranging from everyday concerns dealing with such topics as parenting and childcare, education, relocation, financial and legal matters, emotional issues, well-being, grief and loss, addiction, and deployment and reunion issues.

An additional service, only available to Soldiers on active duty (with ID cards), is an opportunity for face-to-face counseling, whereby Military OneSource will provide referrals to professional civilian counselors who will provide their services free of charge.

The toll free number to call for assistance is 1-800-342-9647. Callers may call collect if toll free service is not available by calling 484-530-5908. Help is available in English and Spanish.

Visit the www.militaryonesource.com Web site to learn more.



CHILD AND YOUTH SERVICES (CYS)

CYS provides comprehensive child and youth programs for infants through 12th grade that foster social interaction, promote personal growth, and develop educational and recreational skills. These programs are supported by the installation and offer diverse, flexible activities that meet the needs of families on and off post.

Childcare offers quality options with various types of service, location, and hours of operations. On most posts, three types of childcare are available: Child Development Center (CDC), Family Child Care Homes (FCC), and Youth Services (YS) programs.

The CDC provides full, part-time, and hourly care for children from six weeks old to five years of age. FCC providers have childcare spaces available in their homes. School age, middle, and teen programs are available through YS.



All Army CYS programs are required by the Army to adhere to very high standards and have yearly inspections.

A CYS office is available on each post. In order to enroll your child in childcare or any of the YS programs on post, you must first register your child at the CYS central registration office. The CYS central registration office will provide you with information on how to enroll your children on post or other resources in the local area.

Fees are usually associated with each of these programs. Fees are based on family income. If spaces for these programs are not available, you may be put on a waiting list. If space for your child is not available, CYS will provide you with alternatives.

The CYS programs can also offer opportunities for employment should a family member be seeking job opportunities in that area of interest.



AMERICAN RED CROSS

The Red Cross provides rapid communication and reporting of personal and family problems, financial assistance for emergency leave and disaster assistance. You can contact the Armed Forces Emergency Service Center at 1-877-272-7337 for all emergencies and assistance. Be sure to give this number to your parents or others back home who might need to reach you or your Soldier in an emergency. For more information, visit www.redcross.org/services/ and click on the "Military Members and Families" link.



CHAPELS

Every post has at least one chapel. It offers a full schedule of Protestant, Catholic, and other religious services, such as Sunday Schools, Bible studies, and family religious classes. The chaplains sponsor and staff the Family Life Center, which has programs on marriage and family counseling, family life enrichment, educational programs, community support systems, fun, and fellowship.



STAFF JUDGE ADVOCATE (SJA)

This is the Army's legal team. Most military posts have an SJA office that provides free legal assistance to Servicemembers and their families on personal legal matters. Assistance can be provided in areas, such as Powers of Attorney, family law (marriage, separation, divorce, adoptions, and name changes), estate planning (wills and trusts), consumer law, landlord-tenant law, taxes, and immigration matters. Additionally, most SJA offices will have a Claims Office where Servicemembers and family members can file claims for reimbursement for loss or damage to household goods items that may occur during military moves.

Additional information on legal services that are available and a complete listing of legal assistance offices can be found on the U.S. Army Judge Advocate General's Corps Web site at www.jagcnet.army.mil/legal.



VETERINARY SERVICES

The Veterinary Clinic offers preventive veterinary services, such as immunizations and health certificates for family pets. Animals housed on post need to be registered with the post veterinarian.



THRIFT SHOP

Thrift shops are places where ID cardholders can take things to sell or go to shop for items. The shop keeps a small part of the sales price, and the money goes



back into the military community. Appliances, baby items, bicycles, clothes, furniture, housewares, sporting goods, TVs, toys, handcrafted items, and uniforms are some of the items found here.

BANKS

Banks or credit unions that offer checking accounts, loans, and other banking services are found on most Army installations. They are not Army banks. They just have the Army's okay to set up a branch on the post. You are under no obligation to use these banks, which are merely there for the convenience of Soldiers and their families.



EDUCATION CENTER

Education is important. Several programs have been established within the Army to help Servicemembers, and in some locations, family members, continue their education. The Education Center provides counseling services, testing services, and Army Learning Center and education programs. Here you can obtain counseling and advice about finishing high school; earning an associate, bachelor's, or master's degree from accredited colleges and universities; and information concerning programs, such as English as a Second Language and various vocational education programs. Many installations have courses from these schools taught right on post.



COMMISSARY

The commissary provides high quality grocery products at the lowest possible prices. Items are sold at cost, with only a five percent markup, or surcharge added. The surcharge is used for commissary supplies and operating expenses. In general, using the commissary instead of using a local supermarket can save you from 30 to 35 percent on your cost of groceries.



ARMY AND AIR FORCE EXCHANGE SERVICE (AAFES)

AAFES is the Army's retail store system. The main store, often called the Post Exchange or PX, is like a department store. Other AAFES facilities on an installation vary by location, but some you might find include barber shops, beauty shops, flower shops, gas stations, laundry and dry cleaning stores, tailor shops, movie theaters, and snack bars. On most posts, you will find a clothing sales store that sells official military clothing to military ID cardholders. Finally, many exchange complexes have outside concessions or vendors who are allowed to display and sell their wares on post. Visit www.aafes.com to learn more about AAFES.



ARMY RECREATION

Most installations have a variety of sports and recreation programs that include bowling alleys (with league and open bowling), racquetball and handball courts, tennis courts, swimming pools, and golf courses, just to name of few.

Fitness Center

Depending on the size of the facility, most centers provide athletic training programs including exercise and weight rooms, saunas and various sport-related courts. Family members may use the centers, so check out the programs offered by your fitness center.

Outdoor Recreation

Besides having parks, playgrounds and recreation areas on the installation, many posts, depending on size, may have items, such as bicycles, boats, skiing equipment, tents, and a variety of camping equipment that are available for check out at a nominal fee.



LIBRARY

Most military installations have a library that will vary in size and services offered depending on the size of the post. Libraries generally offer a wide range of books, magazines, newspapers, cassettes, records, videos, and even software for check out by authorized patrons. Most libraries have a coin operated copy machine, children's materials, microfilm/microfiche readers, and printers. Be sure to check out your library to see what special services it offers.



CRAFT SHOPS

Many posts have arts and crafts shops that offer both leisure time and instructional classes in a variety of art media including photography, pottery, ceramics, and woodworking. The auto crafts shop provides a place where you can perform self-help services on your vehicles.



INFORMATION, TICKETS AND RESERVATIONS (ITR)

This office supplies local and regional travel information and reservation services. Local tours, tickets for special events (sports, concerts, etc.), and tickets to regional and national attractions are also available.



CONCLUSION

Exciting and rewarding times, lifelong friendships, and a few challenges lie ahead as you and your family live and grow with the Army. Together, as a family team, you can make the most of your Army life by taking advantage of the many resources and opportunities we have discussed in this publication. The Army's greatest asset is Soldiers and their families.



GLOSSARY OF ARMY TERMS AND ABBREVIATIONS

The military has had its own special language for as long as anyone can remember. Acronyms are used as a fast and convenient way of conveying information. Terms are usually specific to the Army and, through the years, have become part of the Army culture. Today, this language provides a quick, easy, and readily understood way of communicating.

1SG	First Sergeant	The ranking noncommissioned officer in charge of a company.
AFTB	Army Family Team Building	A program, usually run by volunteers, that helps train family members.
AAFES	Army and Air Force Exchange Service	Part of the military retail store system. Includes the PX.
AC	Active Component	Organizations in the military that are on continuous active duty as opposed to the Reserve Component.
ACS	Army Community Service	An organization usually found on Army posts that provides various services to Soldiers and their families.
AER	Army Emergency Relief	A program that can provide limited financial assistance in the way of loans or grants to qualifying individuals during times of emergency.
AIT	Advanced Individual Training	Training given to Soldiers, usually immediately following Basic Combat Training, that teaches them and qualifies them in a particular skill or occupational specialty.
AWOL	Absent Without Leave	The unapproved absence from the normal place of duty.
BAH	Basic Allowance for Housing	Monies paid to Soldiers to help defray some of the costs of housing when the individual does not live in government provided housing.
Barracks	Living areas or dormitories	Location where Soldiers, who are not accompanied by family members, live.
BAS	Basic Allowance for Subsistence	Money paid to Soldiers to help defray the cost of purchasing food when they are not required to eat in a government provided dining facility.
BN	Battalion	A military organization usually exercising command and control of subordinate companies.
BCT	Basic Combat Training	Training given to new enlisted Soldiers to give them basic knowledge of the Army and teach them basic Soldier skills.
CDC	Child Development Center	A location that provides full, part-time, and hourly care for children from six weeks old to five years old.
CDR	Commander	The boss and person who is responsible for everything that does or does not happen within an organization.
CG	Commanding General	The General Officer in charge of an organization.

Chain of Command		Hierarchy of a unit's leadership — who is in charge, and who works for whom.
Chain of Concern		Spouse equivalent of chain of command.
CO	Commanding Officer or Company	The officer in charge of an organization or an abbreviation for “Company” that refers to the designation of a unit created to provide command and control over a group of people (often made up of several subordinate platoons).
Commissary	Grocery store	Grocery stores found on military installations.
CONUS	Continental United States	A location inside the 48 contiguous United States.
CYS	Child & Youth Services	Army programs that provide comprehensive child and youth programs for infants through 12th grade.
DA	Department of the Army	Sometimes refers to the entire Army organization, and sometimes used to refer to just the Headquarters Army staff who work in the Pentagon.
DEERS	Defense Enrollment Eligibility Reporting System	Computer database for tracking information about Soldiers and family members and their eligibility for access to services and benefits.
Dependent	Family member	Someone who is recognized by the Army as being a member of the immediate family of a Servicemember.
DFAS	Defense Finance and Accounting Service	The finance arm for Department of Defense.
DoD	Department of Defense	The branch of government responsible for the armed services.
EFMP	Exceptional Family Member Program	A mandatory enrollment program that works with other agencies to provide services to families with special needs.
ETS	End Tour of Service	The date when the Soldier's contractual obligation for duty will be complete, and the Soldier can separate from the Army.
FTX	Field Training Exercise	A training event held in a field environment.
IET	Initial Entry Training	The first formal training a Soldier receives including the 9 weeks of basic combat training (BCT) and the follow-on Advanced Individual Training (AIT) course.
ID Card	Identification Card	A card issued by Department of Defense that is used for identification purposes and for identifying who is eligible for access to programs and benefits.
Mess Hall	Military dining facility	A large military cafeteria.
MOS	Military Occupational Specialty	A job classification, skill, or trade. Each has an alphanumerical representation and a title. For example, 11B is the MOS for an Infantryman.

MP	Military Police	The military police force.
MRE	Meal, Ready to Eat	These are complete, packaged portions of food, for one Soldier, for one meal that are usually served in an operational (field) environment. MREs have a shelf life of seven years.
MTF	Military Treatment Facility	A health care facility, such as a clinic or hospital.
MWR	Morale, Welfare and Recreation	Programs and activities that provide support to Soldiers and their family members, such as physical fitness facilities, libraries, unit level sports programs, youth activities, child development programs, arts and crafts skill development, outdoor recreation as well as golf courses, bowling alleys, and clubs.
NCO	Noncommissioned Officer	An enlisted person who has been promoted to the rank of Corporal or Sergeant and above.
OCONUS	Outside CONUS	A duty assignment outside the Continental United States.
PCS	Permanent Change of Station	The physical move from one duty location to another.
POV	Privately Owned Vehicle	Automobile.
PX	Post Exchange	The retail stores run by the Army and Air Force Exchange Service.
Quarters	Housing	Place of residence of military personnel and their family members.
SOP	Standing (or Standard) Operating Procedure	A set of instructions for handling a particular situation or process... the normal way of doing business.
TA-50	Common Table of Allowance #50	The list of special clothing and equipment used by Soldiers when operating in the field; includes things like pistol belts, helmets, rucksacks, canteens, etc.
TDY	Temporary Duty	Duty performed at some location other than the permanently assigned location. A single TDY trip is usually limited to 179 days or less.
TRICARE	Tri-Service Medical Care	The DoD medical and dental entitlement program for Servicemembers and their families.
UCMJ	Uniform Code of Military Justice	Uniform Code of Military Justice (UCMJ) is the disciplinary framework for the military's criminal justice system. Like a civilian penal code, the UCMJ (1) defines crimes recognized under military law and the boundaries of punishment for each crime, (2) provides the right of defense for the Soldier, and (3) provides for the manner under which each offense is tried before a judge or panel (jury).

USEFUL WEB SITES

American Red Cross	www.redcross.org/services/
Army and Air Force Exchange Service (AAFES)	www.aafes.com
Army Civilian Personnel Online	www.cpol.army.mil
Army Community Service	<i>(See My Army Life, Too)</i>
Army Emergency Relief (AER)	www.aerhq.org
Army Family Team Building	<i>(See My Army Life, Too)</i>
Army Future Soldiers Training Program	www.FutureSoldiers.com
Army Housing One Stop	www.onestoparmy.com
Army Human Resources Command	www.hrc.army.mil
Army Knowledge Online	www.army.mil/ako/
Army Morale, Welfare, and Recreation	www.armymwr.com
Army National Guard	www.arng.army.mil
Army One Source	www.armyonesource.com
Army Reserve Family Programs	www.arfp.org
Army Staff Judge Advocate	www.jagcnet.army.mil/legal
Defense Finance and Accounting Service (DFAS)	www.dod.mil/dfas
Defense Manpower Data Center (ID Card Site Locator)	www.dmdc.osd.mil/rsl/
Department of Defense (DoD)	www.defenselink.mil
Exceptional Family Member Program	<i>(See My Army Life, Too)</i>
Family Advocacy Program	<i>(See My Army Life, Too)</i>
Legal Assistance	<i>(See Army Staff Judge Advocate)</i>
Life Insurance Program	www.insurance.va.gov/
Military Assistance Program	www.dod.mil/mapsite/
Military Home Front	www.militaryhomefront.dod.mil
Military OneSource	www.militaryonesource.com
Military Pay	www.dod.mil/dfas/money/milpay/
Military Teens on the Move (MTOM)	www.dod.mil/mtom/
My Army Life	www.myarmylife.com
My Army Life, Too	www.myarmylifetoo.com
My Pay	https://mypay.dfas.mil
Red Cross	<i>(See American Red Cross)</i>
Standard Installation Topic Exchange Service (SITES)	www.dmdc.osd.mil/sites <i>(Requires prior enrollment in DEERS)</i>
TRICARE	www.tricare.osd.mil
TRICARE Dental	<i>(See United Concordia Dental)</i>
United Concordia Dental	www.ucci.com



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